

Information to identify the case:

Debtor 1	Gabriel Fernandez		Social Security number or ITIN xxx-xx-8826	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	17-11323-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gabriel Fernandez

4/28/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Gabriel Fernandez
DebtorCase No. 17-11323-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 16

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db	+Gabriel Fernandez, 669 E. 22nd Street, Paterson, NJ 07504-2211
516605037	+Ditech, P.O. Box 7169, Pasadena, CA 91109-7169
516605038	+Loancare Servicing Ctr, Po Box 8068, Virginia Beach, VA 23450-8068
516605040	+Passaic County Board of Taxation, 155 Market Street, Paterson, NJ 07505-1414
516605044	+Rushmore Loan Management services, P.O. Box 514707, Los Angeles, CA 90051-4707
516605045	+Simeone & Raynor, Harvard Law Building, 1522 Route 38, Cherry Hill, NJ 08002-2214
516605046	+Stern Lenthal & Frankenberg, LLC., 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
516605048	+Veripro Solutions, P.O. Box 3572, Coppell, TX 75019-9572
516605049	+Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 28 2017 23:54:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516605035	+EDI: CHASE.COM Apr 28 2017 23:33:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516605039	+Fax: 407-737-5634 Apr 29 2017 00:27:13 Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
516605041	EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516605042	+E-mail/Text: bkdepartment@rtresolutions.com Apr 28 2017 23:55:05 Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
516605047	+EDI: RMSC.COM Apr 28 2017 23:33:00 Synchrony Bank /Care Credit, Attn: Bankruptcy, Po Box 103104, Poswell, GA 30076-9104

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516605036*	+Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516605043*	+Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald Troy Bonomo on behalf of Debtor Gabriel Fernandez dbonomo123@gmail.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5